

Title: SYSTEMS AND METHODS FOR FACILITATING
RESPONSES TO CREDIT REQUESTS

ABSTRACT OF THE DISCLOSURE

Systems and methods are disclosed to facilitate responses to credit requests. According to one embodiment, information associated with a credit request is received from a customer. For example, information may be received from a customer via a customer service representative located at a telephone call center. Income information associated with the customer is then estimated. For example, a credit rating service may estimate the customer's income based on an existing mortgage loan. The estimated income is then used to provide the customer with a response to his or her request in substantially real time. For example, the customer service representative may provide the response to the customer via the telephone call.